

Certificate Number: 12459-IAN-CC-032542507



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## CERTIFICATE OF COUNSELING

I CERTIFY that on April 2, 2019, at 1:21 o'clock PM PDT, Dale M Benesh received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Iowa, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 2, 2019 By: /s/Shannon Knapp

Name: Shannon Knapp

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 13459-1AN-CC-0032342503



## CERTIFICATE OF COUNSELING

received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Iowa, an individual (or group) briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

By: Asharon Knapp

Date: April 2, 2019

Chief Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of credit counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling service and a copy of the debt repayment plan, if a debt repayment plan was prepared. See 11 U.S.C. §§ 109(h) and 521(f).